EXHIBIT 16

Case 3:18-cv-07354-WHA Document 173-18 Filed 11/21/19 Page 2 of 9

From:

Thompson, Jill L

To:

Depino, Jason A.

CC:

Reimers, Kara E; Liggett, Jeff G

Sent:

6/18/2018 2:52:00 PM

Subject:

RE: CIT 6214 Project Call - Attorney Fees and HPA Tool

Attachments:

Examples showing Date of State Matrix set to ZERO Oct 2 2015.docx

I have put together 4 examples to show the date of the state matrix amount being set to zero on 10/2/2015. Let me know if anyone has questions or comments.



Examples showing Date of State Matrix set to ZERO Oct 2 2015.docx

Jill Thompson

Default Decisioning Wells Fargo Home Mortgage | 1 Home Campus | West Des Moines, IA 515-398-2037

jillthompson@wellsfargo.com

"This message may contain confidential and/or privileged information. If you are not the addressee or authorized to receive this for the addressee, you must not use, copy, disclose, or take any action based on this message or any information herein. If you have received this message in error, please advise the sender immediately by reply e-mail and delete this message. Thank you for your cooperation."

From: Depino, Jason A.

Sent: Thursday, June 14, 2018 1:11 PM

To: Liggett, Jeff G; Nichols, Nicole L.; Thompson, Jill L; Archer, Kari L.; Bothwell, Katherine M.; Kohls, Bob A; Cortese, Ralph V.; Drzewiecki, Kathleen M.; Johnson, Lynne M; Cannady, Annette; Hohenstern, Kimberly; Solis, Gerry; Williams, Julie T.; Edwardson, Jessica M.; Parker, Linda G; Simpson, Roger; Rivera, Ramon; Hutzell, Travis; Alvarez, Adam; Good, Todd A.; Ossian, Brandy; Rodriguez, Ruby; Johnson, Tonya (Legal); Wieber, Linda; Vaske, Lori; Giroux, Chelsea D; Jacoby, Mike; Agocs, Mike L

Cc: Reimers, Kara E

Subject: RE: CIT 6214 Project Call - Attorney Fees and HPA Tool

Team,

Thank you for joining today. Please find action items and due dates below.

Action
Items

- 1. Adam to send Jay updated "no harm" waterfall by Friday 6/15 morning.
- 1. Adam to send Jay updated "post Oct 2015" waterfall by Friday 6/15 morning..
- 1. Kari Archer and Kara to send Jay updated manual review Excel document by Friday 6/15 morning.
- 1. Kara on PTO 6/15 but will be on the update call with Carmen to present impacted loan research.
- 1. Complete C2C forms.
 - 1. PBL BRD; Kara will approve once we are confident we've identified our final population.
 - 1. Payment Request Form for Finance and Accounting; we don't have a solid remediation amount at this time but we're getting closer.
- 1. Gather final corrective action validation documentation; Kara provided EIT validation. Jill to validate a sample population of loans to confirm fees are accurate.

Jason DePino

Business Support Consultant, AVP Default Customer Impact Resolution

Wells Fargo Home Lending I 3440 Flair Drive, Floor 01 I El Monte, CA 91731



Case 3:18-cv-07354-WHA Document 173-18 Filed 11/21/19 Page 3 of 9

MAC E5652-010 | Cell 203-641-9628

Jason.A.DePino@wellsfargo.com

"This message may contain confidential and/or privileged information. If you are not the addressee or authorized to receive this for the addressee, you must not use, copy, disclose, or take any action based on this message or any information herein. If you have received this message in error, please advise the sender immediately by reply e-mail and delete this message. Thank you for your cooperation."

----Original Appointment----

From: Depino, Jason A.

Sent: Monday, April 09, 2018 1:09 PM

To: Depino, Jason A.; Liggett, Jeff G; Nichols, Nicole L.; Thompson, Jill L; Archer, Kari L.; Bothwell, Katherine M.; Kohls, Bob A; Cortese, Ralph V.; Drzewiecki, Kathleen M.; Johnson, Lynne M; Cannady, Annette; Hohenstern, Kimberly; Solis, Gerry; Williams, Julie T.; Edwardson, Jessica M.; Parker, Linda G; Simpson, Roger; Rivera, Ramon; Hutzell, Travis; Alvarez, Adam; Good, Todd A.; Ossian, Brandy; Rodriguez, Ruby; Johnson, Tonya (Legal); Wieber, Linda; Vaske, Lori; Giroux, Chelsea D; Jacoby, Mike; Agocs, Mike L

Cc: Reimers, Kara E

Subject: CIT 6214 Project Call - Attorney Fees and HPA Tool

When: Thursday, June 14, 2018 9:30 AM-10:00 AM (UTC-08:00) Pacific Time (US & Canada).

Where: 888-549-3557 | 3610131

Team,

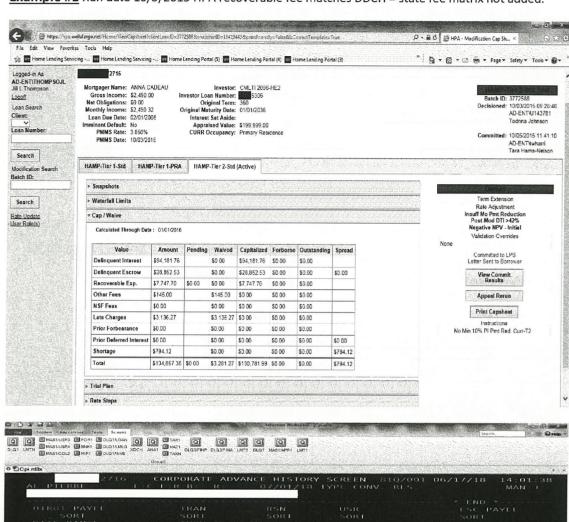
We'll use this time to discuss progress and next steps as they relate to our milestones for CIT 6214.

Issue Overview: On 3/7/18, while reviewing CIT 5920 (Settlement Attorney Fees), we identified additional impacts, specifically loans that were potentially denied due to misapplication of attorney fees in the Home Preservation Application (HPA) decision tool. The HPA tool, used by the Wells Owned, Bank and Private, FNMA, FHLMC and VA portfolios, was placed into production 4/13/10 with logic to utilize a State Fee Matrix that provided maximum allowable foreclosure attorney fees and costs. The HPA tool was automated to pull in attorney fees that were paid at the time of the decision from Mortgage Servicing Platform (MSP) screen (DDCH) and added them to the maximum allowable from the State Fee Matrix. This practice potentially over stated the dollar amount for recoverable fees that were incurred at the time of the decision, which could have created a Housing To Income (HTI) impact making the payment unaffordable and potentially declining for either affordability and/or NPV.

Join online meeting

https://meet.wellsfarqo.com/jason.a.depino/2V0J9ML6

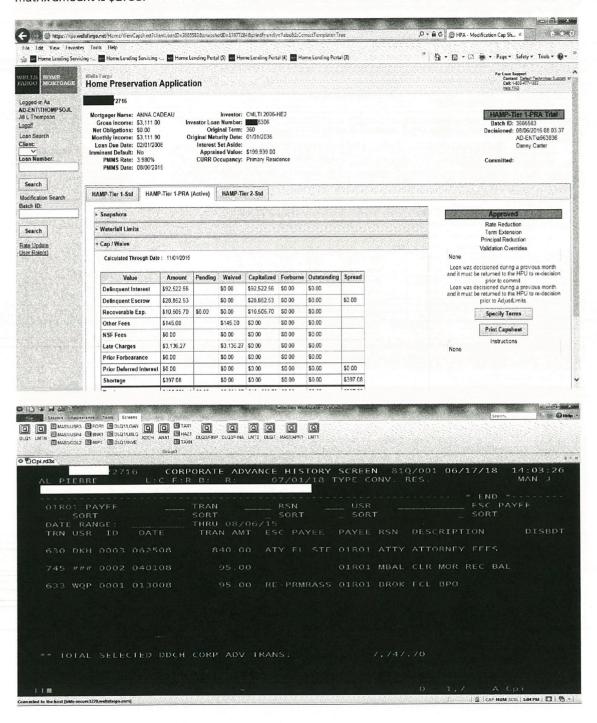
First online meeting?



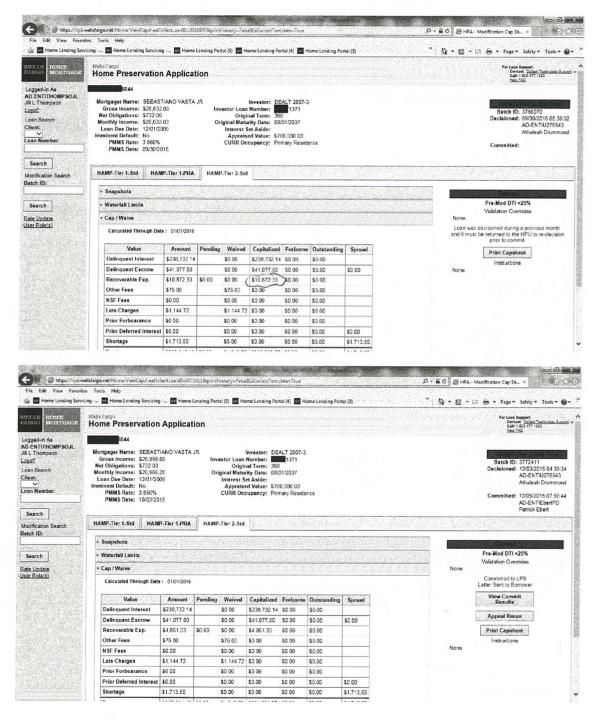
Example #1 Run date 10/3/2015 HPA recoverable fee matches DDCH = state fee matrix not added.

S CAP NUM COL LINE PM | ES | 15 -

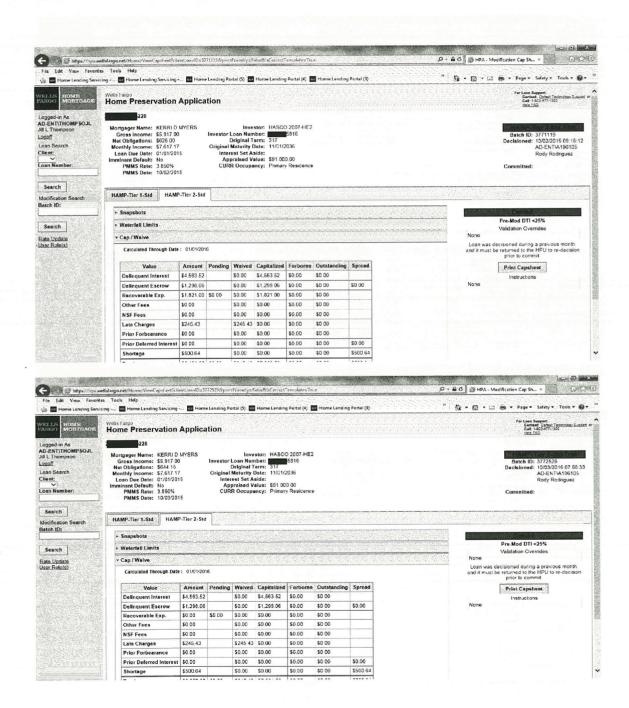
Same loan was run 8/6/2015. This decision was approval but shows that the state fee amount was included in recoverable fees prior to 10/2/2015. HPA= \$10505.70, DDCH \$7747.70 and Florida state matrix amount is \$2758.



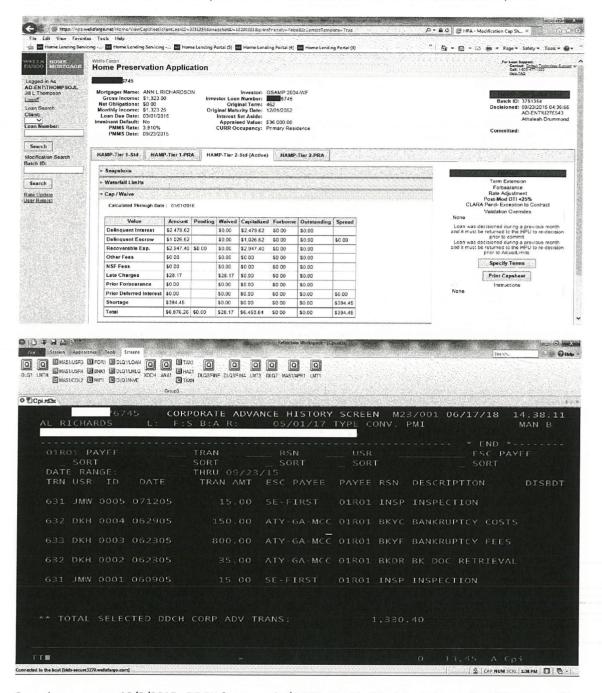
Example #2 Loan was run 9/30/2015. HPA recoverable fees are \$10,872.33. Same loan and product run again 10/3/2015 and HPA recoverable fees are \$4851.33 DDCH is not available due to loan is purged however the loan is in New York state fee matrix amount in New York is \$6021 which is the difference in the 2 runs supporting the removal of state matrix fee 10/2/2015.



Example #3 Loan was run 10/2/2015 at 9:18AM. HPA recoverable fees were \$1821. Same loan and product were run again 10/3/2015 at 7:58AM and recoverable fees were \$0. DDCH is not available due to loan is purged however the loan is in West Virginia state fee matrix amount in New York is \$1821 which is the difference in the 2 runs, supporting the removal of state matrix fee 10/2/2015.



Example #4 Loan was run 9/23/2015. HPA recoverable fees were \$2947.40. DDCH fees were \$1330.40. Difference in the two equals the amount of the state fee for Alabama which is \$1617.



Same loan was run 10/3/2015. DDCH fees remain \$1330.40 with this date and now the HPA recoverable fees are also \$1330.40. The state fee matrix amount was not added in, supporting the removal of state matrix fee 10/2/2015.

